Amendments to the Claims:

Please amend the claims as follows.

1. (Currently Amended) <u>A computer implemented method using aggregation to enable a user to trade a plurality of market tradable assets or liabilities as part of a single, customizable investment portfolio comprising</u> ~~A method for adjusting investments in an existing portfolio of investments comprising the steps of~~:

modifying a desired overall characteristic of the <u>single, customizable investment</u> ~~existing~~ portfolio<u>;</u> ~~of investments; and~~

determining automatically, in response <u>to said</u> ~~to the step of~~ modifying, a plurality of necessary modifications to the ~~existing~~ <u>single, customizable investment</u> portfolio ~~of investments~~ so that the <u>single, customizable investment</u> ~~existing~~ portfolio ~~of investments~~ as modified has the desired overall characteristic<u>;</u>

<u>creating an order to modify the single, customizable investment portfolio as a whole;</u>

<u>forwarding the trading order including a plurality of trades implementing the plurality of necessary modifications to the existing portfolio;</u>

<u>aggregating via computer for each of a plurality of distinct market tradable assets or liabilities within the trading order for the user with one or more trading orders of one or more other users, wherein said aggregating includes combining at least one trading order involving either a single share, an odd lot or a fractional share of said each distinct market tradable asset or liability with other trading orders of said each distinct market tradable asset or liability; and</u>

<u>executing one or more trades of each of the distinct market tradable assets or liabilities resulting from said aggregating to implement the order received from the user.</u>

2. (Currently Amended<u>) A computer implemented method using aggregation to enable a user to trade a plurality of market tradable assets or liabilities as part of a single, customizable investment portfolio and to</u> ~~A method for rebalancing~~ <u>rebalance the single, customizable investment</u> a portfolio ~~of investments~~ to comply with a user selectable risk/reward characteristic comprising ~~the steps of~~:

determining a plurality of modifications to make to the single, customizable investment portfolio of investments so that the single, customizable investment portfolio of investments as modified matches the user selectable risk/reward characteristics;

creating an order to modify the single, customizable investment portfolio as a whole; and

transmitting the trading order including a plurality of trades implementing the plurality of necessary modifications to the single, customizable investment portfolio the plurality of modifications to a central controller over a computer network in response to a user clicking a command to do so;

aggregating via computer for each of a plurality of distinct market tradable assets or liabilities within the trading order for the user with one or more trading orders of one or more other users, wherein said aggregating includes combining at least one trading order involving either a single share, an odd lot or a fractional share of said each distinct market tradable asset or liability with other trading orders of said each distinct market tradable asset or liability; and

executing one or more trades of each of the distinct market tradable assets or liabilities resulting from said aggregating to implement the order received from the user.

3. (Currently Amended) A method for trading instruments comprising the steps of:

selecting a desired characteristic of a desired portfolio of investments;

allocating an investment amount to the plurality of trades to obtain the desired characteristic of the portfolio; and

transmitting a plurality of trades to a central controller in a single transaction as a portfolio trade; of investments

aggregating via computer for each of a plurality of distinct market tradable assets or liabilities within the portfolio trade for the user with one or more trading orders of one or more other users, wherein said aggregating includes combining at least one trading order involving either a single share, an odd lot or a fractional share of said each distinct market tradable asset or liability with other trading orders of said each distinct market tradable asset or liability; and

executing one or more trades of each of the distinct market tradable assets or liabilities resulting from said aggregating to implement the order received from the user.